

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOHN F KEMP  
KELLY A KEMP  
Debtor(s)

Case No. 07-11453

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/27/2007.
- 2) The plan was confirmed on 10/16/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/08/2008, 01/08/2010, 08/27/2010, 04/19/2011, 02/23/2012.
- 5) The case was converted on 05/17/2012.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,700.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$17,560.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$17,560.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$908.35
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,908.35**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALBERTSONS	Unsecured	150.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	232.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	231.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	30,070.00	NA	NA	0.00	0.00
CREDIT COLLECTION USA	Unsecured	67.00	NA	NA	0.00	0.00
CSGA LLC	Unsecured	20,317.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	16,002.52	15,031.80	15,031.80	7,304.07	0.00
FINANCIAL CREDIT	Unsecured	323.00	NA	NA	0.00	0.00
FIRST COMMUNITY BANK	Secured	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,103.81	1,103.81	1,103.81	536.35	0.00
KOHL'S	Unsecured	60.00	NA	NA	0.00	0.00
MEDICREDIT CORP	Unsecured	26.00	NA	NA	0.00	0.00
NATIONAL ACTION FIN SRV	Unsecured	1,103.81	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	2,319.00	2,499.73	2,499.73	1,214.64	0.00
NELSON WATSON & ASSOC	Unsecured	4,064.28	NA	NA	0.00	0.00
PARADIGM PROPERTIES INC	Unsecured	3,139.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,459.00	9,459.81	9,459.81	4,596.59	0.00
XPRESS CHEX	Unsecured	2,300.00	NA	NA	0.00	0.00
ZENITH ACQUISITION CORP	Unsecured	2,636.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,095.15</b>	<b>\$13,651.65</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,908.35</u>	
Disbursements to Creditors	<u>\$13,651.65</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$17,560.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/11/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.